2002 HOMEOWNER'S PREMIUM COMPARISON UNION COUNTY

COMPANY	НОЗ	HO4	HO6
AAA MIDLANTIC INSURANCE COMPANY OF NEW JERSEY	\$391	\$168	\$126
ACE AMERICAN INSURANCE CO (Formerly Cigna Insurance Company)	\$326	\$0	\$0
AGWAY INSURANCE COMPANY	\$370	\$125	\$196
ALL AMERICA INSURANCE CO (Central Mutual)	\$368	\$161	\$205
ALLSTATE NEW JERSEY INSURANCE CO	\$271	\$105	\$141
AMERICAN FIRE & CAS CO (Ohio Casualty)	\$342	\$96	\$134
AMERICAN HOME ASSURANCE COMPANY (Premier)	\$300	\$0	\$0
AMERICAN HOME ASSURANCE COMPANY (Standard)	\$327	\$72	\$99
ASSOCIATED INDEMNITY CORPORATION (Firemans Fund)	\$401	\$229	\$204
AMERICAN NATIONAL FIRE (Great American)	\$431	\$153	\$134
AMICA MUTUAL INSURANCE CO*	\$446	\$123	\$174
ARMED FORCES INSURANCE EXCHANGE@	\$303	\$0	\$168
ASSURANCE CO OF AMERICA (Maryland)	\$351	\$104	\$144
ATLANTIC EMPLOYERS INS CO (Formerly CIGNA)	\$383	\$97	\$137
ATLANTIC MUTUAL INSURANCE CO	\$448	\$221	\$245
BAY STATE INSURANCE CO (Andover)	\$306	\$125	\$173
BLUE RIDGE INSURANCE CO (Wintherthur Swiss)**	\$463	\$118	\$178
CAMBRIDGE MUTUAL FIRE INS CO (Andover)	\$408	\$131	\$179
CAMDEN FIRE INSURANCE COMPANY (OneBeacon Insurance Group)	\$483	\$175	\$201
CENTENNIAL INSURANCE CO (Atlantic Mutual)	\$489	\$128	\$154
CENTRAL MUTUAL INSURANCE COMPANY	\$451	\$161	\$205
CENTRE INSURANCE CO (Pref)	\$364	\$0	\$177
CENTRE INSURANCE CO (Std)	\$423	\$0	\$177
CHUBB INSURANCE CO OF NJ (CHUBB)	\$376	\$119	\$164
CITIZENS INSURANCE CO (Hanover)	\$347	\$0	\$0
COLONIAL PENN INSURANCE CO	\$305	\$107	\$148
COMMERCIAL INS. CO. OF NEWARK, NJ (Encompass Group)	\$304	\$237	\$183
CONTINENTAL INSURANCE CO OF NEW JERSEY (Encompass Group)	\$368	\$325	\$250
CUMBERLAND MUTUAL FIRE INS CO (Pref)	\$362	\$0	\$0
CUMBERLAND MUTUAL FIRE INS CO (Std)	\$436	\$152	\$196
ELECTRIC INSURANCE COMPANY	\$255	\$96	\$134
EXCELSIOR INSURANCE CO	\$292	\$135	\$170
FARM FAMILY CASUALTY INSURANCE CO@	\$262	\$90	\$115
FARMERS INS CO OF FLEMINGTON*** (Frmly Farmers Mutual Fire Assurance Assn of NJ)	\$371	\$148	\$146
FARMERS MUTUAL FIRE INS. CO. OF SALEM CO (Pref)	\$383	\$0	\$0
FARMERS MUTUAL FIRE INS. CO. OF SALEM CO (Premier)	\$338	\$0	\$0
FARMERS MUTUAL FIRE INS. CO. OF SALEM CO (Std)	\$465	\$181	\$200
FEDERAL INSURANCE CO (Chubb)	\$568	\$119	\$164
FIDELITY AND GUARANTY INSURANCE COMPANY (USF&G)	\$377	\$0	\$168
FIREMAN'S FUND INDEMNITY CORP (FIREMAN'S FUND)	\$466	\$0	\$0
FIREMAN'S FUND INSURANCE CO (FIREMAN'S FUND)	\$401	\$229	\$204
FIRST TRENTON INDEMNITY CO (Travelers)	\$288	\$114	\$146
FITCHBURG MUTUAL INSURANCE CO	\$412	\$126	\$176
FMI INSURANCE CO (Franklin Mutual)***	\$300	\$0	\$156
FOUNDERS INSURANCE COMPANY(Pref) (Formerly Pennsylvania Nat'l)	\$292	\$0	\$0
FOUNDERS INSURANCE COMPANY(Std) (Formerly Pennsylvania Nat'l)	\$341	\$154	\$189
FRANKLIN MUTUAL INSURANCE CO***	\$373	\$126	\$165
GERMANTOWN INSURANCE COMPANY	\$355	\$0	\$225
GRAPHIC ARTS MUTUAL INS CO TIER 1 (Utica)	\$413	\$113	\$156
GRAPHIC ARTS MUTUAL INS CO TIER 2 (Utica)	\$327	\$0	\$0
GREAT AMERICAN INSURANCE CO (GREAT AMERICAN)	\$364	\$249	\$214
GREAT NORTHERN INS CO (Chubb)	\$349	\$111	\$153
HANOVER INSURANCE CO	\$515	\$125	\$162
HARLEYSVILLE INSURANCE COMPANY (Formerly Minnesotta Fire Ins Co)	\$309	\$173	\$152
HARLEYSVILLE INS CO OF NJ (Pref)***	\$401	\$0	\$205
HARLEYSVILLE INS CO OF NJ (Std)***	\$467	\$189	\$237
HARTFORD CASUALTY INSURANCE CO (HARTFORD)	\$433	\$90	\$111
HARTFORD FIRE INSURANCE CO (HARTFORD)	\$579	\$115	\$143
HARTFORD UNDERWRITERS INSURANCE CO (HARTFORD)	\$389	\$94	\$129
HIGHLANDS INSURANCE CO	\$297	\$79	\$133
HOMESITE INSURANCE COMPANY (Newly Approved)	\$377	\$174	\$166
INSURANCE CO OF NO AMERICA (Formerly CIGNA)***	\$288	\$0	\$0
LIBERTY MUTUAL FIRE INSURANCE CO	\$320	\$127	\$138

2002 HOMEOWNER'S PREMIUM COMPARISON UNION COUNTY

MARYLAND CASUALTY CO (MARYLAND) MASSACHUSETTS BAY INS CO (Hanover) MASSACHUSETTS BAY INS CO (Hanover) MERCER MUTUAL INSURANCE CO (Pref) MERCER MUTUAL INSURANCE CO (Pref) MERCHANTS INS CO OF NEW HAMPSHIRE INC (MERCHANTS) MERCHANTS INS UNIT ALL INSURANCE CO (MERCHANTS) MERCHANTS INS CO OF NEW HAMPSHIRE INC (MERCHANTS) MERCHANTS MUTUAL INSURANCE CO (MERCHANTS) METOPOLITAN GROUP PROPERTY & CASUALTY METOPOLITAN PROPERTY CASUALTY INSURANCE COMPANY METOPOLITAN PR	COMPANY	HO3	HO4	HO6
MERCER MUTUAL INSURANCE CO (Pref) MERCHANTS INIS CO OF NEW HAMPSHIRE INC (MERCHANTS) MERCHANTS INIS CO OF NEW HAMPSHIRE INC (MERCHANTS) MERCHANTS MUTUAL INSURANCE CO (MERCHANTS) MERCHANTS MUTUAL INSURANCE CO (MERCHANTS) MERCHANTS MUTUAL FIRE INS CO (Andover) MERCHANTS MUTUAL FIRE INS CO (Andover) METROPOLITAN GROUP PROPERTY & CASUALTY METROPOLITAN PROPERTY & CASUALTY MUSURANCE COMPANY METROPOLITAN PROPERTY CASUALTY INSURANCE COMPANY MEWAJER INSURANCE CO (MIM) MEWAJER INSURANCE COMPANY MEMAJER INSURANCE COMPANY MEMAJER INSURANCE COMPANY MEMAJER INSURANCE COMPANY METROPOLITAN MEMAJER INSURANCE COMPANY MEMAJER INSURANCE COMPANY METROPOLITAN MEMAJER INSURANCE COMPANY METROPOLITAL MEMAJER INSURANCE COMPANY METROPOLITAL MEMAJER INSURANCE COMPANY METROPOLITAL ME	MARYLAND CASUALTY CO (MARYLAND)	\$391	\$129	\$182
MERCHANTS INS CO OF NEW HAMPSHIRE INC (MERCHANTS) MERCHANTS INS CO OF NEW HAMPSHIRE INC (MERCHANTS) MERCHANTS MUTUAL INSURANCE CO (MERCHANTS) MERRIMACK MUTUAL FIRE INS CO (Andover) MERRIMACK MUTUAL FIRE INS CO (Andover) MERRIMACK MUTUAL FIRE INS CO (Andover) MERROPOLITAN ROROUP PROPERTY & CASUALTY MERROPOLITAN PROPERTY CASUALTY INSURANCE COMPANY S344 S153 METROPOLITAN PROPERTY CASUALTY INSURANCE COMPANY S374 S373 S183 METROPOLITAN PROPERTY CASUALTY INSURANCE COMPANY S374 S373 S183 S175 NEW JERSEY RE-INSURANCE CO (NJM) NEW JERSEY MANUFACTURERS INS CO'® S320 S64 S100 NEWARK INS CO (Pref) S372 S86 S117 NEWARK INS CO (Stu) PA MILLERS MUTUAL INSURANCE CO (Frmily General Accident Ins co) S483 S175 S201 PA MILLERS MUTUAL INSURANCE CO (Frmily General Accident Ins co) S484 S415 PENN MUTUAL INSURANCE CO (Fref) S354 S50 S162 PENN MUTUAL INSURANCE CO (Fref) S354 PENN MUTUAL INSURANCE CO (Stu) PENNSYLVANIA GENERAL INSURANCE CO S416 S416 S185 PENN MUTUAL INSURANCE CO (Stu) PREFERRED MUTUAL INSURANCE CO (Stu) PROFORMACE MUTUAL THE MUTUAL STUP AND STUP AND STUP AND STUP A	MASSACHUSETTS BAY INS CO (Hanover)	\$394	\$115	\$148
MERCHANTS INS CO OF NEW HAMPSHIRE INC (MERCHANTS) \$292 \$0	MERCER MUTUAL INSURANCE CO (Pref)	\$352	\$0	\$0
MERCHANTS MUTUAL INSURANCE CO (MERCHANTS) \$365 \$223 \$177	MERCER MUTUAL INSURANCE CO (Std)	\$427	\$146	\$186
MERRIMACK MUTUAL FIRE INS CO (Andover) \$386 \$131 \$179	MERCHANTS INS CO OF NEW HAMPSHIRE INC (MERCHANTS)	\$292	\$0	\$174
METROPOLITAN GROUP PROPERTY & CASUALTY \$495 \$123 \$183 METROPOLITAN PROPERTY CASUALTY INSURANCE COMPANY \$344 \$153 \$171 NATIONAL GENERAL INSURANCE CO \$291 \$194 \$222 NEW JERSEY RE-INSURANCE CO (NJM) \$374 \$73 \$113 \$112 \$194 \$194 \$222 \$194 \$194 \$222 \$194 \$194 \$222 \$194 \$19	MERCHANTS MUTUAL INSURANCE CO (MERCHANTS)	\$365	\$223	\$177
METROPOLITAN PROPERTY CASUALTY INSURANCE COMPANY \$344 \$153 \$171 NATIONAL GENERAL INSURANCE CO \$291 \$194 \$222 NEW JERSEY RE-INSURANCE CO (NJM) \$374 \$73 \$113 NEW JERSEY RE-INSURANCE CO (NJM) \$374 \$73 \$113 NEW JERSEY MANUFACTURERS INS CO'® \$320 \$84 \$100 NEWARK INS CO (Perl) \$372 \$86 \$110 NEWARK INS CO (Std) \$455 \$102 \$142 NEWARK INS CO (Std) \$455 \$102 \$142 NEWARK INS CO (Super Pref) \$3338 \$0 \$106 OHIO CASUALTY INSURANCE CO (OHIO CASUALTY) \$456 \$100 \$140 ONEBEACON INSURANCE CO (FIM) General Accident Ins co) \$483 \$175 \$201 PA MILLERS MUTUAL INSURANCE CO (FIM) General Accident Ins co) \$483 \$175 \$201 PA MILLERS MUTUAL INSURANCE CO (FIM) \$334 \$175 \$201 PAM MILTURAL INSURANCE CO (FIM) \$354 \$165 PENN MUTUAL INSURANCE CO (FIM) \$354 \$0 \$162 PENN MUTUAL INSURANCE CO (FIM) \$358 \$114 \$180 PENNSYLVANIA GENERAL INSURANCE CO (OneBeacon Ins Group) \$415 \$168 \$193 PHILADELPHIA CONTRIBUTIONSHIP INSURANCE CO (S164) \$360 \$130 \$183 PRESERVER INS CO (Motor Club of Amer) (Pref) \$228 \$0 \$101 PRESERVER INS CO (Motor Club of Amer) (Std) \$395 \$116 PROVIDENCE MUTUAL FIRE INSURANCE CO (S1411 \$124 \$126 PROVIDENCE MUTUAL INSURANCE CO (MERRIMACK MUTUAL FIRE INS CO (Andover)	\$386	\$131	\$179
NATIONAL GENERAL INSURANCE CO S291 \$194 \$222	METROPOLITAN GROUP PROPERTY & CASUALTY	\$495	\$123	\$183
NEW JERSEY RE-INSURANCE CO (NJM)	METROPOLITAN PROPERTY CASUALTY INSURANCE COMPANY	\$344	\$153	\$171
NEW JERSEY MANUFACTURERS INS CO'@	NATIONAL GENERAL INSURANCE CO	\$291	\$194	\$222
NEWARK INS CO (Pref)	NEW JERSEY RE-INSURANCE CO (NJM)	\$374	\$73	\$113
NEWARK INS CO (Std)	NEW JERSEY MANUFACTURERS INS CO*@	\$320	\$64	\$100
NEWARK INS CO (Super Pref)	NEWARK INS CO (Pref)	\$372	\$86	\$117
NEWARK INS CO (Super Pref)	NEWARK INS CO (Std)	\$455	\$102	\$142
DNEBEACON INSURANCE CO (Frmiy General Accident Ins co)	NEWARK INS CO (Super Pref)	\$338	\$0	
DNEBEACON INSURANCE CO (Frmiy General Accident Ins co)	, , , , , , , , , , , , , , , , , , ,	\$456	\$100	\$140
PAMILLERS MUTUAL INSURANCE CO# \$412	, ,	_	· ·	
PAWTUCKET MUTUAL INSURANCE CO \$416	,			
PENN MUTUAL INSURANCE CO (Pref)	PAWTUCKET MUTUAL INSURANCE CO	\$416	\$166	\$185
PENN MUTUAL INSURANCE CO (Std)	PENN MUTUAL INSURANCE CO (Pref)	\$354		\$162
PHILADELPHIA CONTRIBUTIONSHIP INSURANCE CO		\$388	\$114	\$180
PHILADELPHIA CONTRIBUTIONSHIP INSURANCE CO	PENNSYLVANIA GENERAL INSURANCE CO (OneBeacon Ins Group)	\$415	\$168	\$193
PRESERVER INS CO (Motor Club of Amer) (Pref) \$288 \$0 \$101 PRESERVER INS CO (Motor Club of Amer) (Std) \$395 \$116 \$121 PROFORMANCE INSURANCE COMPANY \$370 \$0 \$197 PROVIDENCE MUTUAL FIRE INSURANCE CO* \$441 \$124 \$126 PROVIDENCE MUTUAL FIRE INSURANCE CO* \$441 \$124 \$126 PROVIDENCE WASHINGTON INS CO \$346 \$122 \$101 PRUDENTIAL PROP AND CAS CO OF NJ \$400 \$127 \$138 PUBLIC SERVICE MUTUAL INSURANCE CO \$336 \$108 \$152 RUIGERS CASUALTY INSURANCE CO \$3365 \$108 \$152 RUIGERS CASUALTY INSURANCE CO \$335 \$100 \$74 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$338 \$100 \$74 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$338 \$0 \$167 SENTRY INSURANCE A MUTUAL CO \$513 \$107 \$169 SHELBY CASUALTY INSURANCE COMPANY \$474 \$143 \$201 STATE CAPITOL INSURANCE CO MPANY \$474 \$143 \$201 STATE FARM FIRE AND CASUALTY CO \$387 \$102 \$124 TIGI INSURANCE COMPANY \$490 \$118 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$333 \$90 \$111 US FIDELITY AND GUARANTY CO (USF&G) \$440 \$403 \$0 \$118 USA CASUALTY INSURANCE CO (USAA)*@ \$440 \$130 \$120 USAA CASUALTY INSURANCE CO (USAA)*@ \$440 \$130 \$120 UTICA MUTUAL INSURANCE CO (CHubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Chio Casualty) \$399 \$96 \$122 YASUDA FIRE & MARINE INSURANCE COMPANY \$6615 \$129 \$132 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132	· · · · · · · · · · · · · · · · · · ·	\$549	\$178	\$256
PRESERVER INS CO (Motor Club of Amer) (Pref) \$288 \$0 \$101 PRESERVER INS CO (Motor Club of Amer) (Std) \$395 \$116 \$121 PREFORMANCE INSURANCE COMPANY \$370 \$0 \$197 PROVIDENCE MUTUAL FIRE INSURANCE CO* \$441 \$124 \$126 PROVIDENCE MUTUAL FIRE INSURANCE CO* \$441 \$124 \$126 PROVIDENCE WASHINGTON INS CO \$346 \$122 \$101 PRUBLIC SERVICE MUTUAL INSURANCE CO \$346 \$122 \$101 PRUBLIC SERVICE MUTUAL INSURANCE CO \$3392 \$118 \$114 QUINCY MUTUAL FIRE INSURANCE CO \$335 \$108 \$152 RUTGERS CASUALTY INSURANCE CO \$335 \$100 \$74 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$337 \$126 \$167 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$338 \$0 \$167 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$338 \$107 \$169 SHELBY CASUALTY INSURANCE COMPANY \$474 \$143 \$201 STATE CAPITOL INSURANCE CO \$3375 \$91 \$158 STATE FARM FIRE AND CASUALTY CO \$387 \$102 \$124 TIGI INSURANCE COMPANY \$490 \$118 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$333 \$90 \$111 US FIDELITY AND GUARANTY CO (USF&G) \$440 \$433 \$90 \$111 US FIDELITY AND GUARANTY CO (USF&G) \$440 \$640 \$160 \$160 \$160 \$160 \$160 \$160 \$160 \$16	PREFERRED MUTUAL INS CO	\$360	\$130	\$183
PRESERVER INS CO (Motor Club of Amer) (Std) \$395 \$116 \$121 PROFORMANCE INSURANCE COMPANY \$370 \$0 \$197 PROVIDENCE MUTUAL FIRE INSURANCE CO* \$411 \$124 \$126 PROVIDENCE WASHINGTON INS CO \$346 \$122 \$101 PRUDENTIAL PROP AND CAS CO OF NJ \$400 \$127 \$138 PUBLIC SERVICE MUTUAL INSURANCE CO \$392 \$118 \$114 QUINCY MUTUAL FIRE INSURANCE CO \$365 \$108 \$152 RUTGERS CASUALTY INSURANCE CO \$335 \$100 \$74 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$387 \$126 \$167 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$308 \$0 \$167 SENTRY INSURANCE A MUTUAL CO \$513 \$107 \$169 SHELBY CASUALTY INSURANCE COMPANY \$474 \$143 \$201 STATE CAPITOL INSURANCE CO \$3375 \$91 \$158 STATE FARM FIRE AND CASUALTY CO \$387 \$102 \$124 TIG INSURANCE COMPANY \$490 \$118 \$152 TOKIO	PRESERVER INS CO (Motor Club of Amer) (Pref)			
PROVIDENCE MUTUAL FIRE INSURANCE CO*		_	\$116	
PROVIDENCE WASHINGTON INS CO \$346 \$122 \$101 PRUDENTIAL PROP AND CAS CO OF NJ \$400 \$127 \$138 PUBLIC SERVICE MUTUAL INSURANCE CO \$392 \$118 \$114 QUINCY MUTUAL FIRE INSURANCE CO \$365 \$108 \$152 RUTGERS CASUALTY INSURANCE CO \$335 \$100 \$74 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$387 \$126 \$167 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$308 \$0 \$167 SENTRY INSURANCE A MUTUAL CO \$513 \$107 \$169 SHELBY CASUALTY INSURANCE COMPANY \$474 \$143 \$201 STATE CAPITOL INSURANCE CO \$375 \$91 \$158 STATE FARM FIRE AND CASUALTY CO \$387 \$102 \$124 TOKIO MARINE AND FIRE INSURANCE CO \$343 \$150 \$218 TOKIO MARINE AND FIRE INSURANCE CO \$343 \$150 \$218 TWIN CITY FIRE INS CO (Hartford) \$433 \$90 \$111 US FIDELITY AND GUARANTY CO (USF&G) \$403 \$0 \$136 U	PROFORMANCE INSURANCE COMPANY	\$370	\$0	\$197
PRUDENTIAL PROP AND CAS CO OF NJ \$400 \$127 \$138 PUBLIC SERVICE MUTUAL INSURANCE CO \$392 \$118 \$114 QUINCY MUTUAL FIRE INSURANCE CO \$365 \$108 \$152 RUTGERS CASUALTY INSURANCE CO \$335 \$100 \$74 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$387 \$126 \$167 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$308 \$0 \$167 SENTRY INSURANCE A MUTUAL CO \$513 \$107 \$169 SHELBY CASUALTY INSURANCE COMPANY \$474 \$143 \$201 STATE CAPITOL INSURANCE CO \$3375 \$91 \$158 STATE FARM FIRE AND CASUALTY CO \$387 \$102 \$124 TIG INSURANCE COMPANY \$490 \$118 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$343 \$150 \$218 TWIN CITY FIRE INS CO (Hartford) \$433 \$90 \$111 US FIDELITY AND GUARANTY CO (USF&G) \$410 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$440 \$136 UNITED SERVICES AUTOMOBILE	PROVIDENCE MUTUAL FIRE INSURANCE CO*	\$411	\$124	\$126
PUBLIC SERVICE MUTUAL INSURANCE CO \$392 \$118 \$114 QUINCY MUTUAL FIRE INSURANCE CO \$365 \$108 \$152 RUTGERS CASUALTY INSURANCE CO \$335 \$100 \$74 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$387 \$126 \$167 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$308 \$0 \$167 SENTRY INSURANCE A MUTUAL CO \$513 \$107 \$169 SHELBY CASUALTY INSURANCE COMPANY \$474 \$143 \$201 STATE CAPITOL INSURANCE CO \$375 \$91 \$158 STATE FARM FIRE AND CASUALTY CO \$387 \$102 \$124 TIG INSURANCE COMPANY \$490 \$118 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$343 \$150 \$218 TWIN CITY FIRE INS CO (Hartford) \$433 \$90 \$111 US FIDELITY AND GUARANTY CO (USF&G) \$410 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110	PROVIDENCE WASHINGTON INS CO	\$346	\$122	\$101
QUINCY MUTUAL FIRE INSURANCE CO \$365 \$108 \$152 RUTGERS CASUALTY INSURANCE CO \$335 \$100 \$74 SELECTIVE INS CO OF AMERICA (SELECTIVE) \$387 \$126 \$167 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$308 \$0 \$167 SENTRY INSURANCE A MUTUAL CO \$513 \$107 \$169 SHELBY CASUALTY INSURANCE COMPANY \$474 \$143 \$201 STATE CAPITOL INSURANCE CO \$375 \$91 \$158 STATE FARM FIRE AND CASUALTY CO \$387 \$102 \$124 TIG INSURANCE COMPANY \$490 \$118 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$343 \$150 \$218 TWIN CITY FIRE INS CO (Hartford) \$433 \$90 \$111 US FIDELITY AND GUARANTY CO (USF&G) \$440 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$440 \$187 \$254 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$474 \$129 \$182 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164	PRUDENTIAL PROP AND CAS CO OF NJ	\$400	\$127	\$138
RUTGERS CASUALTY INSURANCE CO SELECTIVE INS CO OF AMERICA (SELECTIVE) SELECTIVE WAY INSURANCE CO (SELECTIVE) SELECTIVE WAY INSURANCE CO (SELECTIVE) SENTRY INSURANCE A MUTUAL CO SHELBY CASUALTY INSURANCE COMPANY SHELBY CASUALTY INSURANCE COMPANY STATE CAPITOL INSURANCE CO STATE CAPITOL INSURANCE CO STATE FARM FIRE AND CASUALTY CO STATE FARM FIRE AND CASUALTY CO STATE INSURANCE COMPANY STATE INSURANCE COMPANY STATE INSURANCE COMPANY TOKIO MARINE AND FIRE INSURANCE CO STATE INSURANCE COMPANY STATE FARM FIRE INSURANCE CO STATE FARM FIRE AND CASUALTY CO STATE CAPITOL INSURANCE CO STATE FARM FIRE AND CASUALTY CO STATE CAPITOL INSURANCE CO (USF&G) STATE FARM FIRE AND CASUALTY INSURANCE CO (USF&G) STATE CAPITOL INSURANCE CO (CHUBB) STATE FARM FIRE AMERICAN INSURANCE CO (OHIO CASUALTY) STATE CAPITOL INSURANCE CO (OHIO CASUALTY STATE CAPITOL INSURANCE CO (OHIO CASUALTY STATE CAPITOL INSURANCE CO (OHIO CASUALTY STATE CAPITOL INSURANCE CO (OHIO CASUA	PUBLIC SERVICE MUTUAL INSURANCE CO	\$392	\$118	\$114
SELECTIVE INS CO OF AMERICA (SELECTIVE) \$387 \$126 \$167 SELECTIVE WAY INSURANCE CO (SELECTIVE) \$308 \$0 \$167 SENTRY INSURANCE A MUTUAL CO \$513 \$107 \$169 SHELBY CASUALTY INSURANCE COMPANY \$474 \$143 \$201 STATE CAPITOL INSURANCE CO \$375 \$91 \$158 STATE FARM FIRE AND CASUALTY CO \$387 \$102 \$124 TIG INSURANCE COMPANY \$490 \$118 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$343 \$150 \$218 TWIN CITY FIRE INS CO (Hartford) \$433 \$90 \$111 US FIDELITY AND GUARANTY CO (USF&G) \$410 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$474 \$129 \$182 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$399 \$96 \$122 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 </td <td>QUINCY MUTUAL FIRE INSURANCE CO</td> <td>\$365</td> <td>\$108</td> <td>\$152</td>	QUINCY MUTUAL FIRE INSURANCE CO	\$365	\$108	\$152
SELECTIVE WAY INSURANCE CO (SELECTIVE) \$308 \$0 \$167 SENTRY INSURANCE A MUTUAL CO \$513 \$107 \$169 SHELBY CASUALTY INSURANCE COMPANY \$474 \$143 \$201 STATE CAPITOL INSURANCE CO \$375 \$91 \$158 STATE FARM FIRE AND CASUALTY CO \$387 \$102 \$124 TIG INSURANCE COMPANY \$490 \$118 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$343 \$150 \$218 TWIN CITY FIRE INS CO (Hartford) \$433 \$90 \$111 US FIDELITY AND GUARANTY CO (USF&G) \$410 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$474 \$129 \$182 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$399 \$96 \$122 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132	RUTGERS CASUALTY INSURANCE CO	\$335	\$100	\$74
SENTRY INSURANCE A MUTUAL CO \$513 \$107 \$169 SHELBY CASUALTY INSURANCE COMPANY \$474 \$143 \$201 STATE CAPITOL INSURANCE CO \$375 \$91 \$158 STATE FARM FIRE AND CASUALTY CO \$387 \$102 \$124 TIG INSURANCE COMPANY \$490 \$118 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$343 \$150 \$218 TWIN CITY FIRE INS CO (Hartford) \$433 \$90 \$111 US FIDELITY AND GUARANTY CO (USF&G) \$410 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$474 \$129 \$182 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$399 \$96 \$122 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132	SELECTIVE INS CO OF AMERICA (SELECTIVE)	\$387	\$126	\$167
SHELBY CASUALTY INSURANCE COMPANY \$474 \$143 \$201 STATE CAPITOL INSURANCE CO \$375 \$91 \$158 STATE FARM FIRE AND CASUALTY CO \$387 \$102 \$124 TIG INSURANCE COMPANY \$490 \$118 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$343 \$150 \$218 TWIN CITY FIRE INS CO (Hartford) \$433 \$90 \$111 US FIDELITY AND GUARANTY CO (USF&G) \$410 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$474 \$129 \$182 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$399 \$96 \$122 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132	SELECTIVE WAY INSURANCE CO (SELECTIVE)	\$308	\$0	\$167
STATE CAPITOL INSURANCE CO \$375 \$91 \$158 STATE FARM FIRE AND CASUALTY CO \$387 \$102 \$124 TIG INSURANCE COMPANY \$490 \$118 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$343 \$150 \$218 TWIN CITY FIRE INS CO (Hartford) \$433 \$90 \$111 US FIDELITY AND GUARANTY CO (USF&G) \$410 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$474 \$129 \$182 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$399 \$96 \$122 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132	SENTRY INSURANCE A MUTUAL CO	\$513	\$107	\$169
STATE FARM FIRE AND CASUALTY CO \$387 \$102 \$124 TIG INSURANCE COMPANY \$490 \$118 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$343 \$150 \$218 TWIN CITY FIRE INS CO (Hartford) \$433 \$90 \$111 US FIDELITY AND GUARANTY CO (USF&G) \$410 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$474 \$129 \$182 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$399 \$96 \$122 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132	SHELBY CASUALTY INSURANCE COMPANY	\$474	\$143	\$201
TIG INSURANCE COMPANY \$490 \$118 \$152 TOKIO MARINE AND FIRE INSURANCE CO \$343 \$150 \$218 TWIN CITY FIRE INS CO (Hartford) \$433 \$90 \$111 US FIDELITY AND GUARANTY CO (USF&G) \$410 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$474 \$129 \$182 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$399 \$96 \$122 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132	STATE CAPITOL INSURANCE CO	\$375	\$91	\$158
TOKIO MARINE AND FIRE INSURANCE CO \$343 \$150 \$218 TWIN CITY FIRE INS CO (Hartford) \$433 \$90 \$111 US FIDELITY AND GUARANTY CO (USF&G) \$410 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$474 \$129 \$182 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$399 \$96 \$122 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132	STATE FARM FIRE AND CASUALTY CO	\$387	\$102	\$124
TWIN CITY FIRE INS CO (Hartford) \$433 \$90 \$111 US FIDELITY AND GUARANTY CO (USF&G) \$410 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$474 \$129 \$182 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$399 \$96 \$122 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132	TIG INSURANCE COMPANY	\$490	\$118	\$152
US FIDELITY AND GUARANTY CO (USF&G) \$410 \$187 \$254 USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$474 \$129 \$182 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$399 \$96 \$122 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132	TOKIO MARINE AND FIRE INSURANCE CO	\$343	\$150	\$218
USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$474 \$129 \$182 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$399 \$96 \$122 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132	TWIN CITY FIRE INS CO (Hartford)	\$433	\$90	\$111
USAA CASUALTY INSURANCE CO (USAA)*@ \$403 \$0 \$136 UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$474 \$129 \$182 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$399 \$96 \$122 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132	US FIDELITY AND GUARANTY CO (USF&G)	\$410	\$187	\$254
UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)*@ \$353 \$0 \$110 UTICA MUTUAL INSURANCE \$474 \$129 \$182 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$399 \$96 \$122 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132				
UTICA MUTUAL INSURANCE \$474 \$129 \$182 VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$399 \$96 \$122 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132			•	\$110
VIGILANT INSURANCE CO (Chubb) \$431 \$119 \$164 WEST AMERICAN INSURANCE CO (Ohio Casualty) \$399 \$96 \$122 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132	• • • • • • • • • • • • • • • • • • • •			
WEST AMERICAN INSURANCE CO (Ohio Casualty) \$399 \$96 \$122 YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132				
YASUDA FIRE & MARINE INSURANCE COMPANY \$615 \$129 \$132	` '			
		\$362		

NOTES:

Some companies in coastal areas provide higher deductibles.

Rates may differ in groups based on eligibility requirements.

Prices based on data collected as of 12/31/01.

^{*}Company pays dividends.

^{**}Company provides MORE coverage than HO4 profile and LESS coverage than HO6 profile.

^{***}Company provides MORE coverage than profile.

[#]Company's deductible is SMALLER than profile.

[@]Company insures only members of certain groups or professional associations.

^{\$0} Company does not write this policy form.